



Form 1095-B Basics

1. What is the Form 1095-B?

Form 1095-B is an IRS document that shows you had health coverage considered Minimum Essential Coverage during the last tax year. As part of the Affordable Care Act the IRS requires most people to get health coverage that meets this requirement for the given tax year. This is called the “individual mandate.” People who do not have health coverage that meets the requirement may have to pay a tax penalty for being “uninsured.” If you are required to file taxes, you or your tax preparer will use the information on Form 1095-B as proof of health coverage for the tax year.

2. What information will be included on Form 1095-B?

The Form 1095-B will include the insured person’s:

- Name
- Address
- Social Security number (or date of birth, if not available)
- Months of Medi-Cal that meets Minimum Essential Coverage requirements

3. Are there any other types of 1095 IRS tax forms?

Yes. There are other IRS tax forms that are similar to Form 1095-B and you might get more than one type if you had other health coverage:

- Form 1095-A – If a household member gets or had health coverage through Covered California.
- Form 1095-B – If a household member gets or had health coverage through a government sponsor, like Medicaid (Medi-Cal), Medicare, or Veterans benefits. Households may receive more than one Form 1095-B for each type of coverage.
- Form 1095-C – If a household member was offered health insurance through a large employer.

Who Gets a Form 1095-B

4. Who in my household will receive Form 1095-B?

Each person who is or was enrolled in Medi-Cal that met the coverage requirement, at any time during 2015, will get his or her own Form 1095-B. Therefore, a household with more than one person covered by Medi-Cal may get a Form 1095-B for each person that had coverage.

Also, anyone in the household who was covered by Medicare and Medi-Cal will get a Form 1095-B for each type of coverage they had.

5. Will there be people in my household who have Medi-Cal but will *not* get Form 1095-B?

People who are enrolled in a Medi-Cal program that is not considered “minimum essential coverage,” such as restricted scope Medi-Cal benefits (also known as “emergency Medi-Cal”), Medi-Cal with a Share of Cost, or certain limited coverage



programs, will not get a Form 1095-B.

6. How do I know if the Medi-Cal coverage I am getting or that I had counts as minimum essential coverage?

Full-scope Medi-Cal coverage meets the coverage requirement. Nearly all people enrolled in the Medi-Cal program have full coverage, including those in pregnancy programs. The list below provides a few examples of Medi-Cal or state funded programs that do **not** meet the requirement:

- Medi-Cal with a Share of Cost
- Restricted Medi-Cal, covering only emergency services (sometimes called “emergency” Medi-Cal)
- Family Planning, Access, Care, and Treatment (FPACT)
- Special Treatment Programs such as treatment for Tuberculosis, Dialysis, and Parenteral Hyper-alimentation

For more information on your Medi-Cal coverage, contact your eligibility worker.

To find an office near you please go to the [county human services agencies listing](#).

7. If I am required to have a Form 1095-B, how will I get it?

Form 1095-B will be mailed to you by January 31, 2016. A cover letter explaining the purpose of the form will be included.

8. What if I only had Medi-Cal for part of the year, will I still get Form 1095-B?

Yes, your form will show which months you had Medi-Cal. DHCS will report to the IRS all months of Medi-Cal coverage meeting the coverage requirements and will provide you with Form 1095-B for tax purposes.

9. What will happen if I had Medi-Cal for part of the year and then I purchased a Covered California health insurance plan?

You will get a Form 1095-B from Medi-Cal that will provide proof of insurance for the months you were covered by Medi-Cal and you will get a Form 1095-A from Covered California that will provide proof of insurance for the months of coverage they provided you.

10. Some people in my home have Covered California and others have Medi-Cal, will the IRS Form 1095-B show my household members who are not enrolled in the Medi-Cal program?

No. Medi-Cal will report each person’s months of coverage to the IRS separately and will send that person their own Form 1095-B. You will receive multiple Form 1095-Bs for each person in their family enrolled in Medi-Cal. If your family has a member enrolled in Covered California, they should expect to receive Form 1095-A from Covered California providing proof of their coverage from them.

11. I’m a non-citizen but lawfully present in the United States and enrolled in Medi-Cal, will I still get an IRS Form 1095-B?

Yes, lawfully present people (non-citizens) who are enrolled in health care coverage through Medi-Cal will get an IRS Form 1095-B.



Making Sure Your 1095-B Is Correct

12. How do I update my information to ensure I receive my Form 1095-B?

It is very important that we have your correct and current information on file. Contact your county eligibility worker to verify or update your contact information for Medi-Cal.

By connecting with your county eligibility worker, you can check the information on file and make changes if necessary. Note that your eligibility worker may require additional personal information for identity verification to protect your privacy.

To find an office near you please go to the [county human services agencies listing](#).

If you or a member of your household gets Supplemental Security Income/State Supplementary Payment (SSI/SSP) benefits, then you should contact the Social Security Administration (SSA) to update your contact information.

SSA toll-free contact number: 1-800-772-1213.

To find an office near you please go to the [SSA local county office locator website](#).

13. What changes do I need to report to make sure my information is up-to-date?

You must report changes to home or mailing address and other contact information, income, household size, employment, and other health insurance coverage must be reported to the county human services agency within 10 calendar days from the date the change occurred.

14. How do I locate my county human services agency?

You may locate your county human services agency by using the DHCS County listing web resource. Agencies are listed by county and may include street addresses, telephone numbers, and webpages.

What to Do With Your Form 1095-B

15. What do I need to do with my Form 1095-B?

When you get your Form 1095-B, please keep it with your other tax-related documents. Just like a W-2 or 1099 form, you will need to have it on hand if you prepare your own taxes, or you'll need to give it to the tax professional that will help prepare and file your taxes.

16. Why does Medi-Cal/DHCS send Form 1095-B to the IRS too?

Medi-Cal sends Form 1095-B to the IRS to validate months of health insurance reported by the person filing their taxes and to prevent a tax penalty.

17. Why did I get more than one Form 1095-B from Medi-Cal and what should I do with all of them?

Medi-Cal will mail a Form 1095-B for every person with health insurance that meets minimum essential coverage during the tax year 2015. Use each form to provide proof for all tax dependents and your spouse if filing jointly.



What If You Have Problems with Form 1095-B

18. If I need additional help with Form 1095-B, who can I contact?

If you need additional support, please call the Medi-Cal 1095-B Helpdesk at 1-844-357-0883 (for TTY, call 1-844-357-5709) for live support. Our helpdesk service can provide assistance in most languages. This is a free service

19. The information on IRS Form 1095-B does not have my correct information, how can I have Medi-Cal change or update it?

If you think there is a mistake on your Form 1095-B, contact your [county human services agency](#) to work with your county eligibility worker to fix any account information mistakes.

20. I did not get Form 1095-B, how can I get a new form?

The mailing address we have on record may be incorrect. Please contact your [county human services agency](#) to work with your county eligibility worker to update your mailing address.

To issue a new Form 1095-B, please ask your county eligibility worker to issue a new form that will be sent via postal mail.

If you or a member of your household gets Supplemental Security Income/State Supplementary Payment (SSI/SSP) benefits, then you should contact the Social Security Administration (SSA) to update your contact information.

SSA toll-free contact number: 1-800-772-1213.

To find an office near you please go to the [SSA local county office locator website](#).

21. How do I get another copy of my Form 1095-B?

Please contact your [county human services agency](#) to work with your county eligibility worker. They will be able to reissue a new Form 1095-B to be sent to your home via postal mail.

22. What if I received Medicaid coverage for part of the year while living in another state?

California's Medicaid program is known as Medi-Cal. If you received Medicaid coverage in another state, the human services agency from that state will send Form 1095-B to your most recent address on record. It is important that you report your current address to the human services agency so that they send the Form 1095-B to your current address.

You can find contact information for the Medicaid agency for each state at <http://www.medicaid.gov/medicaid-chip-program-information/by-state/by-state.html>.

23. What if I received Qualified Health Plan (QHP) coverage while living in another state for part of the year through that state's marketplace or through the Federally Facilitated Marketplace?

If you lived in another state and received QHP coverage through that state's marketplace or through the Federally Facilitated Marketplace (also known as healthcare.gov), you will receive a 1095-A from the state or federal marketplace. It is



important that you report your current address to that marketplace and the health plan that covered you so they send the Form 1095-A to your current address.

- Go to healthcare.gov to update your contact information with the federal marketplace
- Go to [state marketplace](http://state.marketplace) to update your contact information with a state marketplace that does not take enrollments through healthcare.gov

Individual Mandate and Tax Penalty

24. What will happen if I only had health coverage for part of the year?

If you had health coverage for only part of the year you may get a tax penalty if you don't meet one of the exceptions. Please refer to www.IRS.gov/ACA for more details on the individual mandate for health insurance and rules that apply to gaps in coverage, including information about getting an exemption from the penalty.

25. What is a tax penalty?

You may have to pay a tax penalty if you do not have qualifying health care insurance (referred to as Minimum Essential Coverage and you do not apply for and receive an exemption. See question #1 to learn more about what minimum essential coverage is?

If you do not have an exemption, you only pay 1/12th of the penalty for each month you don't have coverage. Please note that some penalties are subject to a maximum amount.

2015	2% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you're required to file taxes, or \$325 per person (\$162.50/child) – whichever is greater.
2016	2.5% of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you're required to file taxes or \$695 per person (\$347.50/child) – whichever is greater.

26. I did not have health coverage for a month or more in 2015. Where can I apply for an exemption from the tax penalty?

For some exemptions, such as the exemption for a short gap in health coverage, you will only need to fill in a code when you file taxes. See [IRS Form 8965, Health Coverage Exemptions](http://www.irs.gov/efile/8965). Other exemptions require you to apply by filling out one of the exemption forms available at www.healthcare.gov.

27. If I am enrolled in a Medi-Cal program that does not count as full health coverage, do I have to pay a tax penalty?

There are many exemptions from the tax penalty. Some examples include: exemptions for people with very low income, exemptions for people in limited Medi-Cal programs such as share of cost, exemptions for undocumented immigrants who do not qualify for assistance, and more. You should consult with a tax professional to see if you qualify. You can also visit the following [IRS webpage](http://www.irs.gov/efile/8965) for information about all of the exemptions.

Tax Filing Help

28. Where can I get help filing my taxes?



You can get help from your local Taxpayer Assistance Center Office. To find an office near you, visit the [locator website](#) or call 1-800-829-1040.

You can consult your own tax professional/adviser. Or, you can find an authorized e-file provider in your neighborhood on the [California Franchise Tax Board website](#). A California Authorized Individual e-file Provider can help you look for a tax professional near your home, work, school, or other location. This tool will give you the name and contact information for tax professionals authorized to provide you with individual e-file services.

You can also get free tax assistance at a local **Volunteer Income Tax Assistance Site (VITA)** for people **who generally has an annual income of \$54,000 or less, persons with disabilities, the elderly and limited English** speaking taxpayers. To help find the nearest office, you can call 1-800-906-9887 or [check online](#).

Please note that the list of VITA offices is updated with more locations as tax season approaches. Check back in a few weeks to see if an office near you has been added.

Or, you can get help directly from the IRS website. The website offers “Help and Resources” for taxpayers who need it. The [IRS](#) also has a section with information about the Affordable Care Act. Help includes “Local Taxpayer Advocates” and “Low Income Taxpayer Clinics.” You or your tax professional should consider preparing and filing your tax return electronically. Using tax preparation software is the easiest way to file a complete and accurate tax return. The IRS has a variety of electronic filing options including free volunteer assistance, IRS Free File, commercial software and professional assistance. There is more information about [IRS filing](#) and options available.

29. I already filed my federal tax return with the IRS Form 1095-B that has incorrect information, do I have to amend my federal tax return when I get the corrected IRS Form 1095-B?

The corrected Form 1095-B indicates that Medi-Cal has updated your correct information to the IRS. Depending on how your information was changed you may need to amend your taxes. The United States Department of the Treasury intends to provide additional information to help tax filers determine whether they would benefit from filing amended returns. Consumers also may want to consult with their tax preparers to determine if they would benefit from amending. See question #33 for more information.

We highly recommend that you do not use an incorrect Form 1095-B to file your taxes if you believe the information is wrong and must be fixed. Please contact your [county human services agency](#) to work with your county eligibility worker. They will be able to work with you to resolve any issues with your account and reissue a new Form 1095-B to be sent to your home via mail.

If you choose not to amend, the IRS may contact them following its normal procedures in cases where additional tax is due. The IRS does not expect this situation to be common.

30. Can I report to the IRS that I got health coverage before I get my Form 1095-B from Medi-Cal?



Yes, you may file your taxes before getting your Form 1095-B, you may also be required to show your Form 1095-B as proof for your coverage to the IRS. Please save your Form 1095-B for your records.

31. What if I never got an IRS Form 1095-B but I filed my federal income taxes anyway without the information from the form?

Consumers should get an IRS Form 1095-B in the mail by or around January 31. If you do not receive a Form 1095-B by early February, contact your eligibility worker at your county human services agency to request one.

Although Form 1095-B is not required to file your taxes, it is used to show proof of your minimum essential coverage. Please keep your Form 1095-B for your records. The IRS may require you to show proof of your coverage and will ask that you send them a copy or may require you to amend your taxes.

To find an office near you please go to the [county human services agencies listing](#).

32. If I do not regularly file taxes, is there a benefit to filing taxes this year?

Even if you are not required to file taxes, you may have federal or state tax credits available for low to moderate income level people. One of these incentives is called the Earned Income Tax Credit (EITC) and is now available for both federal and California state taxes. Click [here](#) and [here](#) to see if you qualify for these credits.

Also, if you or someone in your household qualifies for premium tax credits through Covered California (or through healthcare.gov or another state marketplace if you lived outside of California for any part of the tax year) you are required to file taxes.

When someone receives a premium tax credit and does not file taxes, Covered California will not continue to provide financial assistance in paying for their coverage.

33. What do I do if a member of my family has passed away in regards to Form 1095-B?

In the event that a family member or a person you are responsible for has passed away, and that person received MEC, an IRS Tax Form 1095-B will still be sent to the last known address on file. If you did not obtain Form 1095-B for the deceased, with the appropriate documentation, you may go to the responsible county for the deceased and request a reprint for Form 1095-B. A forwarding address may be given, if the Form 1095-B needs to be sent to a different address.

34. Are there any special considerations for my foster child in regards to Form 1095-B?

Children enrolled in foster care fall under the same rules regarding MEC and the individual mandate. If you are a foster parent or a legal guardian of a foster child and you have not received Form 1095-B for your foster child, you may request a reprint through an eligibility worker at your [county human services agency](#). A forwarding address may be given, if the Form 1095-B needs to be sent to a different address.

35. Are there any special considerations regarding Form 1095-B if I am a parent of a child who has entered foster care?

Parents who had their child or children enter foster care may have not received Form



1095-B on behalf of their child or children. Until further guidance is received, DHCS will not issue or provide reprints of Form 1095 B to these parents.

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